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a floodplain management newsletter

Volume 47

July 1992

New LOMA/LOMR Forms Available

The Federal Insurance Administration, through the Office of Risk Assessment in Washington D.C., has begun implementing the reduction of services provided by the Technical Evaluation Contractors. This reduction has led the Federal Emergency Management Agency (FEMA) to develop application-certification forms that must be used by requestors of a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-BOF).

The certification forms include, a set of instructions and are designed to help the requestor of a LOMA or LOMR-BOF gather the information that FEMA needs to determine whether a certain property likely will be flooded during a 100-year flood event (base flood). Lands shown to be at risk from the base flood are called Special Flood Hazard Areas (SFHA). Use of the forms will be voluntary as of July 1; by October 1, use of the forms will be mandatory.

In accordance with the National Flood Insurance Program (NFIP) regulations, FEMA will use the information provided on these certification forms to determine whether to remove a parcel of property from a designated SFHA. This determination

will be designated by one of the following:

- *LOMA
- *LOMR-BOF
- *Conditional LOMA
- *Conditional LOMR-BOF

Of the five forms generated, a requestor will need to submit at least two, depending on the type of request.

1. PROPERTY INFORMATION.

Questions pertain to the community's name and number, and the property's address or description. Also asked for is the type of request being made. For example, is the entire lot or just a portion of the property in question? Is it an existing structure or a proposed structure being requested for removal from the SFHA? Other questions pertain to fill material being placed on the property and when. The reverse side of the form includes a checklist of documents that may be submitted with the request.

2. ELEVATION INFORMATION.

This form asks for information about the flooding source, flood zone(s) in which the property is located and what and how the base

flood elevation (BFE) has been determined for the property.

3. CERTIFICATION OF FILL COMPACTION.

This form is used to certify that the fill material used has been compacted to 95 percent of the maximum density able to be reached with the Standard Proctor Test. The form also certifies that the fill slopes of granular materials are not steeper than one vertical on one-and-a-half horizontal, and that adequate erosion protection is provided for fill slopes exposed to moving water during a 100-year flood.

4. COMMUNITY ACKNOWLEDGEMENT OF REQUEST INVOLVING FILL.

This form must be completed by a local floodplain administrator. FEMA requires that all LOMA/LOMR applications be made through a local floodplain administrator.

5. SUMMARY OF ELEVATIONS-INDIVIDUAL LOT BREAK DOWN.

This form uses block-style format to list a number of parcels or structures to be removed from the SFHA, to be used as needed.

NFIP Technical Assistance Bulletin

Number 1-91

MAP "GRANDFATHER" RULES

THE EFFECT OF MAP REVISIONS ON FLOOD INSURANCE RATES

1. Post-FIRM Construction:

- a. If the risk was correctly rated, initially or subsequently, based on the Flood Insurance Rate Map (FIRM) zone and Base Flood Elevation (BFE) in effect at the time of that correct initial or subsequent rating, the risk may continue to be rated using that map, provided coverage has been continuous, even after the map has been revised. This is permitted even if the building was not built in compliance with the FIRM in effect on the date of construction. If the building is altered after the correct initial or subsequent rating in a way that makes the reference level for rating purposes lower than it was at the time of such rating, it must be re-rated based on the FIRM in effect at the time of the re-rating. It may then continue to be rated using that map so long as there is continuous coverage.

- b. Whether or not coverage has been continuous, the FIRM zone and BFE in effect on the date of construction may be used if the Agent submits to the Write Your Own company or the direct Federal business servicing contractor, as appropriate, documentation which:

- (1) Demonstrates the location of the building on that FIRM, and
- (2) Proves that the building was built in compliance with that FIRM, and
- (3) Proves that the building has not been altered so as to make the reference level for rating

purposes lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).

As an option to a or b: Use the current map if it will produce a more favorable rating.

- c. **ALL OTHER:** The current map must be used.

2. Pre-FIRM Construction:

- a. If correctly rated, initially or subsequently, based on the FIRM (zone and BFE, if elevation rated) in effect at the time of that correct initial or subsequent rating, the risk may continue to be rated using that map, so long as there is continuous coverage.
- b. If a Pre-FIRM building doesn't meet the standards of 2a above (i.e., a lapse in coverage occurred, or the rating based on the prior FIRM is incorrect), the current map must be used (whether elevation rated or Pre-FIRM rated), except:

The FIRM in effect at the time of construction may be used if the building was built on or after the effective date of the FIRM, but on or before December 31, 1974, and the conditions of 1b above are met.

3. Preferred Risk:

To be eligible for a Preferred Risk Policy (PRP), the building must be in a B, C, or X Zone on the effective date of the initial term as a PRP. Then, if otherwise eligible, continuous coverage guarantees PRP eligibility, even if there is a subsequent zone change.

NOTE 1:

For purposes of these grandfather rules, with or without a change in NFIP insurer (direct or Write Your Own), continuous coverage means (1) there has been no lapse in coverage for the same insured in excess of 90 days, or (2) where title has been transferred, the seller's policy has been either assigned to the new owner or replaced by a policy written in the name of the new owner, effective with the transfer of title.

NOTE 2:

Risks eligible for rating based on a prior FIRM under these grandfather rules must still be re-rated to reflect any change in the rating characteristics of the **building** (enclosing the area below an elevated building, adding another story, etc.)

NOTE 3:

These grandfather rules do not change the rating rules that require a substantially improved (or substantially damaged) Pre-FIRM or Post-FIRM building to be rated using the FIRM in effect at the time of the substantial improvement (or a later FIRM, as appropriate).

Reprinted from the Fall/Winter 1991 issue of the *National Flood Insurance Program's Watermark*.

FLOODPLAIN MANAGEMENT

WORKSHOPS & SEMINARS

SCHEDULED FOR SEPTEMBER

PUBLIC AWARENESS SEMINAR

Date **September 9**
Time **1:00 pm**
Location **Great Falls • Sheraton,
400 10th Avenue South**
Fee **None**

Date **September 17**
Time **9:00 am**
Location **Kalispell • Cavanaugh's,
20 North Main**
Fee **None**

Date **September 23**
Time **7:00 pm**
Location **Miles City •
[To be announced]**
Fee **None**

This three-hour seminar is directed toward individuals such as realtors and insurance agents with little or no experience in floodplain management or the National Flood Insurance Program (NFIP) and how it relates to Montana.

- Seminar Topics:
- Overview of the NFIP
 - Floodplain management concepts in Montana
 - Map reading and determination
 - Montana and NFIP floodplain development regulations

FLOODPLAIN ADMINISTRATORS WORKSHOP

Date **September 9**
Time **9:00 am**
Location **Great Falls • Sheraton,
400 10th Avenue South**
Fee **None**

Date **September 15**
Time **9:00 am**
Location **Lewistown • Park Inn,
211 East Main**
Fee **None**

Date **September 23**
Time **9:00 am**
Location **Billings • Ramada Inn,
1223 Mullowney Lane**
Fee **None**

This three-hour workshop is directed toward local community floodplain administrators. Although everyone is welcome to attend the workshop, administrators who are relatively new to the floodplain management field and those with little or no floodplain management experience are especially encouraged to attend.

- Workshop Topics:
- Overview of the NFIP
 - Tools and resources for administering local floodplain management programs
 - Duties of the floodplain administrator
 - Administering floodplain programs

COMMUNITY RATING SYSTEM WORKSHOP

Date **September 10**
Time **9:00 am**
Location **Havre • Le Havre
Townhouse Inn,
629 West First**
Fee **None**

Date **September 16**
Time **9:00 am**
Location **Kalispell • Cavanaugh's,
20 North Main**
Fee **None**

Date **September 22**
Time **9:00 am**
Location **Billings • Ramada Inn,
1223 Mullowney Lane**
Fee **None**

This workshop is geared only toward local floodplain administrators interested in having their communities apply for the Community Rating System (CRS) program. The all-day workshop will involve participants working through the application process with the state floodplain administrator. Since they will have the chance to actually complete their applications, all local floodplain administrators are encouraged to attend the workshop. The workshop will end by 6:00 pm (lunch from 12:00 to 1:00 pm is on your own).

- Workshop Topics:
- CRS activities
 - Point system
 - Quick check system
 - Application Completion

Please fill out and return the registration form by **September 3, 1992**, to Karl Christians, DNRC Floodplain Management Section, 1520 E. Sixth Ave., Helena, MT 59620-2301.

If you have any questions about the seminars or workshops, please call 444-6654.

FLOODPLAIN MANAGEMENT WORKSHOP/SEMINAR REGISTRATION FORM

I will attend the following workshop/seminar:

Public Awareness Seminar

- ☐ September 9 • 1:00 pm Great Falls
☐ September 17 • 9:00 am Kalispell
☐ September 23 • 7:00 pm Miles City

Floodplain Administrators Workshop

- ☐ September 9 • 9:00 am Great Falls
☐ September 15 • 9:00 am Lewistown
☐ September 23 • 9:00 am Billings

Community Rating System Workshop

- ☐ September 10 • 9:00 am Havre
☐ September 16 • 9:00 am Kalispell
☐ September 22 • 9:00 am Billings
☐ I need a CRS Coordinators Manual.

Name(s): _____

Address: _____

Phone #: _____ Number Attending: _____

Representing: _____

RETURN THIS FORM BY SEPTEMBER 3, 1992,
to Karl Christians, DNRC Floodplain Management Section, 1520 E. Sixth Ave., Helena, MT 59620-2301.

NEW SOFTWARE: ELEVATION AND FLOODPROOFING CERTIFICATES

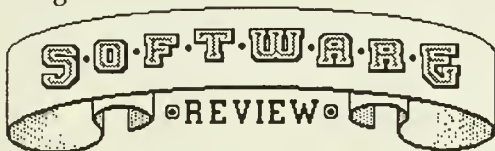
At the direction of the Community Rating System (CRS) task force, and in cooperation with the Federal Insurance Administration (FIA), ISO Commercial Risk Services, Inc. has developed a computer software package for community recording and management of elevation and non-residential floodproofing certificates.

Elevation certificates and floodproofing certificates are essential floodplain management documents used not only by local communities, but also for the mitigation and insurance-writing aspects of the National Flood Insurance Program (NFIP). The new computer software is expected to prove quite useful to communities for maintaining and managing their certificate data. Although the software is intended to be used by CRS communities, it is available free of charge to any community that

wants to use it. Communities participating in the CRS that use the software will receive additional credit under CRS activity 310.

Communities should keep in mind that this software is not meant to replace any original documents that include appropriate seals and signatures. Instead, it should be viewed simply as a way to enhance community floodplain management programs.

If you have any questions about the software, or if you would like to place an order, please contact Karl Christians of DNRC's Floodplain Management Section at 444-6654, or Bill Trakimus, Flood Technical Coordinator, ISO Commercial Risk Services, Inc., 7321 Shadeland Station, Suite 175, Indianapolis, IN 46256, (317) 345-1750.



FEMA INCREASES DEDUCTIBLES

The May 7, 1992 Federal Register included the final rule that provides for changes in the cost and coverage of flood insurance policies.

The "deductible" has been increased from \$500 to \$750 for both building and contents coverage. This change will apply to all new policies and any renewed policies that are rated by using the subsidized rates.

The additional premium for policies in communities "on probation" also has been raised from \$25 to \$50 per policy. Communities on probation are those that used to be full participants in the National Flood Insurance Program (NFIP), but that now are having problems administering their ordinances in compliance with NFIP standards. Probation is the interim step taken before suspension. It allows a community a certain time frame within which to bring its regulations and procedures into compliance.

LOGO DESIGN ADOPTED FOR MONTANA FLOODPLAIN



REMINDER TO RETURN BIENNIAL REPORTS

Earlier this year each community should have received a five page biennial report for the calendar year 1991. If you have not already done so, please take time to complete the form as accurately as possible and return it to FEMA in Washington D.C.

If you have not received this form, or if you are not sure, please call Karl Christians at 444-6654 as soon as possible. Christians uses this form as a measure of statewide development to see whether any communities need assistance with their floodplain management programs.

SEMINARS PLAY WELL IN MISSOULA

The lender and floodplain management seminars held June 16 in Missoula proved quite successful, as shown by the large number of participants. A capacity crowd at the lender seminar listened to a presentation made by Mr. Brom Hunt of the National Flood Insurance Program (NFIP). Attendees received manuals and other informational material to supplement Hunt's discussion of the NFIP requirements for lenders making mortgages within delineated floodplains. Hunt's presentation focused on the mandatory purchase requirement imposed on all lenders for consistency in requiring flood insurance on mortgages made within a floodplain.

The floodplain management seminar also was well attended. Presenter Karl Christians targeted the seminar toward people with little or no floodplain management experience. Christians discussed the NFIP and the Montana Floodplain and Floodway Management Act and also talked about basic map reading and interpretation.

Floodplain Management Section Staff:

Karl Christians, Floodplain
Management Section Supervisor

Phone: (406) 444-6654

Volume 47

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**Floodplain Management Section
Montana Department of Natural
Resources and Conservation**

**1520 East Sixth Avenue
Helena, MT 59620-2301**